

RIDGESTONE FINANCIAL SERVICES, INC.

| | CPP Disbursement Date 02/27/2009 | RSSD (Holding Company) 3443774 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2010 \$ millions | 2011 \$ millions | %chg from prev | | |
| Assets | \$455 | \$426 | -6.4% | | |
| Loans | \$361 | \$321 | -11.0% | | |
| Construction & development | \$31 | \$19 | -36.4% | | |
| Closed-end 1-4 family residential | \$5 | \$8 | 51.4% | | |
| Home equity | \$6 | \$6 | -9.8% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$0 | \$0 | -40.0% | | |
| Commercial & Industrial | \$92 | \$80 | -12.7% | | |
| Commercial real estate | \$219 | \$203 | -7.4% | | |
| | | | | | |
| Unused commitments | \$21 | \$21 | 1.6% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$12 | \$5 | -56.0% | | |
| Asset-backed securities | \$0 | \$10 | | | |
| Other securities | \$19 | \$24 | 29.2% | | |
| Cash & balances due | \$39 | \$36 | -7.0% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$415 | \$384 | -7.3% | | |
| Deposits | \$377 | \$361 | -4.1% | | |
| Total other borrowings | \$24 | \$19 | -21.5% | | |
| FHLB advances | \$24 | \$19 | -21.5% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$40 | \$41 | 3.1% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 8.6% | 9.6% | -- | | |
| Tier 1 risk based capital ratio | 10.7% | 12.2% | -- | | |
| Total risk based capital ratio | 12.0% | 13.4% | -- | | |
| Return on equity ¹ | -76.8% | -9.8% | -- | | |
| Return on assets ¹ | -7.4% | -1.0% | -- | | |
| Net interest margin ¹ | 3.4% | 4.0% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} | 33.6% | 52.6% | -- | | |
| Loss provision to net charge-offs (qtr) | 113.4% | 142.0% | -- | | |
| Net charge-offs to average loans and leases ¹ | 6.1% | 2.2% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2010 | 2011 | 2010 | 2011 | |
| Construction & development | 36.9% | 38.4% | 7.2% | 2.6% | -- |
| Closed-end 1-4 family residential | 31.2% | 24.1% | 5.2% | 0.7% | -- |
| Home equity | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Commercial & Industrial | 3.8% | 3.8% | 1.3% | 0.5% | -- |
| Commercial real estate | 5.7% | 5.4% | 0.8% | 0.4% | -- |
| Total loans | 9.1% | 7.7% | 1.5% | 0.5% | -- |